



Hamilton County | Employee Benefits

2017 Summary of Changes & Benefits

KEY OPEN ENROLLMENT DATES



A QUICK GLANCE AT WHAT'S AHEAD FOR 2017

This brochure is intended to provide a summary of the benefits and changes effective on January 1, 2017. Additional information, including enrollment instructions, will be distributed during Open Enrollment in the fall.

MEDICAL

Hamilton County will be changing insurance carriers from Humana to Anthem. There are no changes to the plan design or employee contributions.

DENTAL

There are no changes to the dental provider, plans or employee contributions.

VISION

Hamilton County will be changing insurance carriers from Humana to Anthem. Employee contributions are **DECREASING**. With the change there is a mandated benefit change on the frame allowance.

FLEXIBLE SPENDING & TRANSPORTATION

There are no changes to Flexible Spending Account (FSA) or Transportation Reimbursement Account.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Hamilton County will be changing EAP providers from Value Options to Deer Oaks.

LONG TERM DISABILITY CONTRIBUTIONS

Employee rates and contributions will decrease for the 2017 plan year unless you have aged into a different age band.

LIFE INSURANCE

The Life, AD&D and Supplemental Life programs will move to The Hartford. There will be no changes to the plans or Supplemental Life cost unless you have aged into a different age band.

CRITICAL ILLNESS & ACCIDENT

There are no changes to the Critical Illness and Accident plans through Humana.

MEDICAL INSURANCE

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- INSURANCE CARRIER**
Effective 1/1/17, Hamilton County will be changing insurance carriers from Humana to Anthem.
- PLANS**
We will continue to offer the same three (3) medical plan options through Anthem. There are no changes in the medical plan design. This means no co-payment, coinsurance or coverage changes. The plan names have changed and are indicated below.
- PAYROLL CONTRIBUTIONS**
Employee payroll contributions are NOT increasing for the 2017 plan year.

- NETWORK**
Anthem offers one of the largest, national network of providers. To search for a provider, follow these instructions:
 - Visit www.anthem.com
 - Select "Find a Doctor"
 - Search as a Guest
 - Choose insurance "Through my employer"
 - Select your state
 - Select Medical
 - Select "Blue Access PPO" as your plan/network
 - Choose your provider types or name
 - Enter your location
 - Search

Your network is the Blue Access PPO. If you are searching for a provider outside of the Ohio, Kentucky or Indiana area, you should select the "National PPO (Blue Card PPO)" as your plan/network.

	BLUE \$2500 Deductible	GREEN \$1000 Deductible	ORANGE \$500 Deductible
FORMER 2016 PLAN NAME	CoverageFirst 2500	CoverageFirst 1000	POS 500
MONTHLY Employee Contributions	Single: \$41.40 Double: \$66.77 Family: \$95.73	Single: \$61.17 Double: \$112.84 Family: \$171.86	Single: \$166.02 Double: \$356.68 Family: \$574.62
Benefit Allowance	\$500 per covered member	\$500 per covered member	Not Applicable
Annual Medical Deductible	\$2,500 per person \$5,000 max per family	\$1,000 per person \$2,000 max per family	\$500 per person \$1,000 max per family
Coinsurance after Deductible	Plan Pays: 100% You Pay: 0%	Plan Pays: 80% You Pay: 20%	Plan Pays: 90% You Pay: 10%
Medical Out of Pocket Maximum <i>(includes coinsurance & medical copays)</i>	\$2,000 per person \$4,000 max per family	\$2,000 per person \$4,000 max per family	\$2,000 per person \$4,000 max per family
PLAN MAXIMUM OUT OF POCKET <i>(includes deductible, coinsurance, medical & pharmacy copays)</i>	\$6,350 per person \$12,700 max per family	\$6,350 per person \$12,700 max per family	\$6,350 per person \$12,700 max per family
Office Visit (PCP/Specialist)	\$25 copay / \$40 copay	\$20 copay / \$35 copay	\$30 copay / \$45 copay
Preventive Care	Covered in full	Covered in full	Covered in full
Inpatient & Outpatient Charges	100% after deductible	80% after deductible	90% after deductible
Emergency Room	\$200 copay	\$200 copay	\$200 copay
RETAIL PHARMACY Tier I / Tier II / Tier III / Tier IV	\$15/\$30/\$50/25% (\$250 max)	\$15/\$30/\$50/25% (\$250 max)	\$15/\$30/\$50/25% (\$250 max)
MAIL ORDER (EXPRESS SCRIPTS) Tier I / Tier II / Tier III / Tier IV	\$30/\$60/\$100/25% (\$500 max)	\$30/\$60/\$100/25% (\$500 max)	\$30/\$60/\$100/25% (\$500 max)

The 2017 Anthem Prescription Drug List can be found [HERE](#).
Please select **"National Drug List 4-Tier"** for the Hamilton County list.

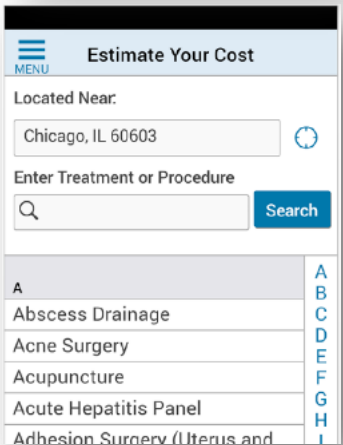
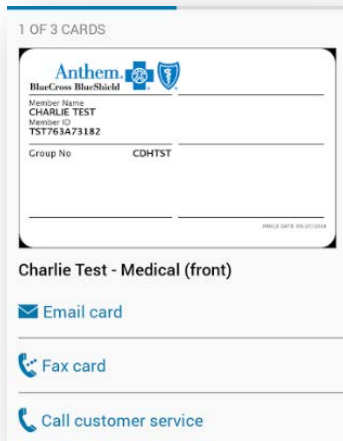
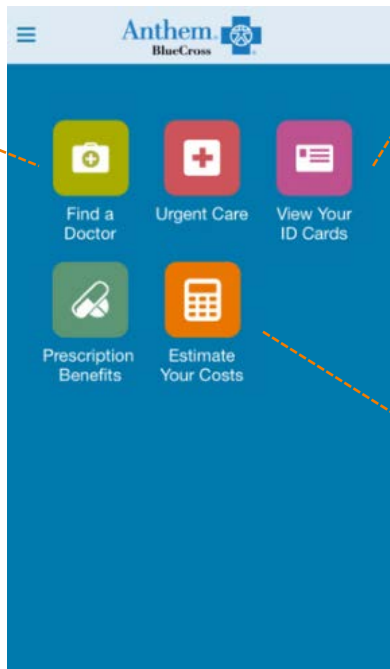
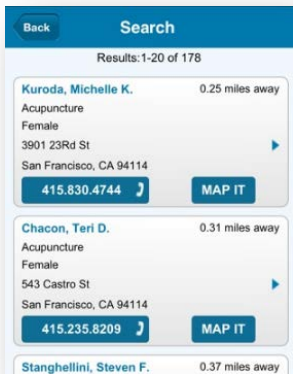
Maximizing Your Anthem Plans

Anthem’s goal is to help their members be their healthy best. They offer programs to support you in every stage of life and health. As an Anthem member you also have access to best-in-class transparency tools from your personalized Anthem portal at www.anthem.com or available via Mobile App.

- FUTURE MOMS**
This program provides education to expecting mothers throughout their pregnancy with on-call access to nurses backed by a team of OB/GYNs and specialists.
- QUICK CARE OPTIONS**
Anthem provides members with alternatives to emergency room care including urgent care centers, primary care doctors and walk-in clinics.

- MY HEALTH NOTE**
MyHealth Note is a program that suggests actions that you can take to improve health outcomes or save money. This personal guidance helps close the gaps in care and reduce risks that could generate immediate and future health concerns.
- 24/7 NURSELINE**
Free telephonic resource for around-the-clock guidance on the appropriate place of care.

Take Anthem on the Go! Available on iPhones and Android smartphones.



- Begin using Anthem’s Mobile App in 2017. To begin:**
1. Register for an account at www.anthem.com
 2. Go to the app store on your smartphone or mobile device.
 3. Search for Anthem Blue Cross Blue Shield.
 4. Select the app.
 5. Start the free download.
 6. Login using your www.anthem.com information.

DENTAL INSURANCE

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INSURANCE CARRIER
Dental insurance will continue through Dental Care Plus for the 2017 plan year.

PLANS
Hamilton County will continue to offer employees a choice between two (2) plans: Basic Dental and Premium Dental. There are no changes to the dental plan designs.

PAYROLL CONTRIBUTIONS
Employee payroll contributions are NOT increasing for the 2017 plan year.

	2017 Basic Monthly Contribution	2017 Premium Monthly Contribution
Single	\$9.76	\$14.38
Double	\$18.96	\$27.94
Family	\$27.47	\$40.48

VISION INSURANCE

INSURANCE CARRIER
Vision insurance will be provided by Anthem in 2017.

PLAN DESIGN
There is a mandated change from a wholesale allowance of \$50 on frames to a \$130 retail allowance.

PAYROLL CONTRIBUTIONS
Employee payroll contributions are decreasing.

	NEW! 2017 Monthly Contribution
Single	\$5.09
Double	\$10.17
Family	\$13.60

WELLNESS PROGRAM



The Board of County Commissioners recognizes the benefits of workplace wellness programs that support employee health and wellness.

EARN \$150 by completing a wellness screening and HRA

- On-site screenings begin September 7th and run through October. You can also turn in a Primary Care Provider (PCP) packet. Details are online.
- Flu shots are also available at all on-site screening locations. No appointment is necessary for flu shots, but appointments are highly recommended for screenings.
- Read our August Newsletter [HERE](#). Or visit our wellness web page [HERE](#).

The purpose of Hamilton County's Workplace Wellness Program is to:

- Empower employees to attain their best possible health
- Aide in reducing preventable healthcare costs for both the employees and the County
- Provide a supportive work environment that promotes the health and well-being of its employees
- Commit resources to foster awareness about personal health and encourage and motivate employees to make the healthy choice and take healthy actions
- Be a role model for other employers within Hamilton County